

Department of Financial Protection and Innovation

Position Duty Statement

DFPI HRO 203 (Rev. 07-2021)

NAME AND EFFECTIVE DATE Vacant	EFFECTIVE DATE
CLASSIFICATION TITLE Financial Institutions Examiner	POSITION NUMBER 410-265-4101-xxx
WORKING TITLE FIE	DIVISION/OFFICE/UNIT/SECTION Division of Financial Institutions, Banking
BARGAINING UNIT R01	GEOGRAPHIC LOCATION San Francisco

General Statement: Under the close supervision of a Financial Institutions Manager, the Financial Institutions Examiner is responsible for participating in the examinations of State licensed banks conducted in accordance with the Uniform Financial Institutions Rating System and the California Financial Code. The Financial Institutions Examiner may be assigned either as a team member or lead examiner and is responsible for reporting their conclusions in a memorandum of their assigned area or in a Report of Examination. Duties include, but are not limited to

A. Specific Assignments [Essential (E) / Marginal (M) Functions]:**50%(E)**

Conduct examinations of the Department's bank licensee and/or its affiliates. Prepare examination reports that are grammatically correct and accurately reflect examination findings and the financial condition of the licensee. Writes comments, edits, and coordinates the report comments of other examiners. Evaluates and determines compliance with applicable State and Federal laws and regulations

20% (E)

Analyzes unsatisfactory and/or unusual conditions disclosed by examination reports and recommends remedial actions. Assists in conducting meetings with the management of licensees and/or its affiliates with regard to operational safe and sound practices, their financial condition, and the scope and adequacy of financial and operating report systems as disclosed during examinations

15% (E)

Conducts in-house or/and field training for less experienced examiners. Participates in formal, in house and continuing education training programs.

5% (E)

Prepare, reviews, and organize examination work papers

5% (E)

Assists in the monitoring of licensees and/or affiliates for the early detection of problems critical to their solvency and effect remedial action.

5% (M)

Performs other related duties as required

B. Supervision Received

The Financial Institutions Examiner reports directly to and receives most assignments from the Financial Institutions Manager/Examinations Manager; however, direction and assignments may also come from the Regional Deputy Commissioner, the Deputy Commissioner, or key examiners on bank examinations.

C. Supervision Exercised

None

D. Administrative Responsibility

None

E. Personal Contacts

As assigned, the Financial Institutions Examiner will consistently work with other team members who can be either or both Federal and State employees and examination management to review and evaluate the condition of licensees and/or affiliates. Also, the Financial Institutions Examiner assists with or conducts meetings with employees and management of licensees and/or affiliates. They will evaluate and determine compliance with applicable laws and regulations and prepare examination memos and comments that accurately communicate examination findings and the financial condition of the licensee. Throughout their examination work, they will make recommendations for corrective actions needed to address findings of his or her reviews and evaluations

F. Actions and Consequences

Failure to perform duties correctly and according to Federal and State law as well as DFPI's policies, procedures and this duty statement may result in HR actions. Consequences could include documentation of improvement needed on Performance Appraisal Summaries, merit salary adjustments not approved, counseling memoranda, corrective actions and more significantly, adverse actions.

Additionally, failure to perform duties from a bank examination standpoint could lead to examinations not being completed within the legally required timeframe, and therefore reviewed and disseminated to the bank after the statutorily requirement of the 30 days. This may significantly affect the Department's credibility, supervisory control, and reputation with our Federal Regulator counterparts, as well as the institutions we supervise.

Failure to perform duties adequately may also lead to not identifying pertinent bank weaknesses in risk management practices and overall compliance with applicable laws and regulations. Consequently, matters requiring board attention and enforcement actions may not be identified and addressed affecting depositors and the overall safety and soundness of the institution, possibly including a bank failure. Furthermore, an examiner who fails to perform their duties adequately, can be costly for the Department, since others would need to use their time to assume additional duties, delaying their progress for the next assignment

G. Functional Requirements

While mostly at a computer terminal or desk, functional requirements of the Financial Institutions Examiner include research and analysis of various bank financial documents, reviewing and responding to emails, proofreading documents for others, conferring and meeting with other examiners and bank employees/management, and succinctly completing individual work programs and conclusion memoranda with potential recommendations for enhancement, or apparent violations of law. Financial Institutions Examiner should possess the ability to work independently as well as a team member, have good interpersonal and communication skills, ability to follow directions, take initiative, assume responsibility, and exercise good judgment and tact. Must be able to work alone without much guidance or interaction or interaction from other staff. Finally, the Financial Institutions Examiner is responsible for prepares various administration forms and documents.

H. Other Information

Bank examiners are typically on a flexible schedule, the alternative work week (AWW) 9/8/80. Starting times range from 0700, to ending times of 1830, with a 30-minute lunch break within 5 hours of their starting. The AWW schedule request needs to be approved and signed initially, as well as annually by the supervisor. All examiners must be punctual, dependable, and reachable during their stated work hours on the AWW form. Travel to banks of 75% or more is required.

CONFLICT OF INTEREST

This position is subject to Title 16, section 3830 of the California Code of Regulations, the Department of Financial Protection and Innovation's Conflict of Interest Regulations. The incumbent is required to submit a Statements of Economic Interests (Form 700) within 30 days of assuming office, annually by April 1st and within 30 days of leaving office

FINGERPRINTING

Title 11, section 703 (d) of the California Code of Regulations requires criminal record checks of all personnel who have access to Criminal Offender Record Information (CORI). Pursuant to this requirement, applicants for this position will be required to submit fingerprints to the Department of Justice and be cleared before hiring. In accordance with DFPI's (CORI) procedures, clearance shall be maintained while employed in a CORI-designated position. Additionally, the position routinely works with sensitive and confidential issues and/or materials and is expected to maintain the privacy and confidentiality of documents and topics pertaining to individuals or to sensitive program matters at all times.

I have read and understand the duties listed above and I can perform these duties with or without reasonable accommodation. (If you believe reasonable accommodation is necessary, discuss your concerns with the hiring supervisor. If unsure of a need for reasonable accommodation, inform the hiring supervisor, who will discuss your concerns with the Health & Safety analyst.)

Employee Signature

Date

Employee's Printed Name, Classification

I have discussed the duties of this position with and have provided a copy of this duty statement to the employee named above.

Supervisor Signature

Date

Supervisor's Printed Name, Classification